

RUSSELL L LOW ESQ
 LOW & LOW ESQS
 505 MAIN STREET, SUITE 304
 HACKENSACK, NJ 07601

Re: BRENDA GILBERT
 156 STRAIGHT STREET
 PATERSON, NJ 07501

Atty: RUSSELL L LOW ESQ
 LOW & LOW ESQS
 505 MAIN STREET, SUITE 304
 HACKENSACK, NJ 07601

**IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE DISTRICT OF NEW JERSEY**

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF 1/1/2024
 Chapter 13 Case # 20-20419**

RECEIPTS AS OF 01/01/2024

(Please Read Across)

Date	Amount	Source Document No.	Date	Amount	Source Document No.
10/13/2020	\$2,086.03		11/16/2020	\$2,086.03	
12/11/2020	\$2,086.03		01/11/2021	\$2,086.03	
02/12/2021	\$2,086.03		03/12/2021	\$2,086.03	
04/06/2021	\$785.00	27194365585	05/18/2021	\$785.00	27194388017
06/15/2021	\$785.00	27318762494	07/20/2021	\$785.00	2740851347
08/17/2021	\$785.00	27678758668	09/14/2021	\$785.00	27408984243
10/21/2021	\$785.00	27800857563	11/12/2021	\$785.00	27828300497
12/23/2021	\$785.00	27825512490	01/19/2022	\$850.00	27601345078
02/23/2022	\$870.00	27828457615	03/22/2022	\$870.00	27830630215
04/13/2022	\$920.00	1830598506	05/04/2022	\$960.00	28194405142
06/28/2022	\$870.00	28194424852	08/09/2022	\$870.00	28194467613
09/08/2022	\$870.00	28194454901	10/18/2022	\$870.00	27950239462
11/08/2022	\$870.00	109066713195	12/13/2022	\$870.00	28381446865
01/10/2023	\$644.00	27890188301	02/08/2023	\$646.00	28445288398
03/14/2023	\$645.00	28445295778	04/05/2023	\$645.00	28431534284
05/16/2023	\$645.00	28431560474	06/21/2023	\$720.00	28643669842
08/01/2023	\$720.00	28676643974	08/15/2023	\$714.00	28612347243
09/21/2023	\$714.00	28969964370	11/13/2023	\$720.00	29067792208
11/21/2023	\$714.00	29068234424			

Total Receipts: \$36,798.18 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$36,798.18

LIST OF PAYMENTS TO CLAIMS AS OF 01/01/2024

(Please Read Across)

Claimant Name	Date	Amount	Check #	Date	Amount	Check #
AMERICREDIT FINANCIAL SERVICES, INC.						
	05/17/2021	\$1,063.27	870,303	06/21/2021	\$298.98	872,105
	07/19/2021	\$298.99	873,912	08/16/2021	\$298.98	875,593
	09/20/2021	\$298.98	877,322	03/14/2022	\$337.99	887,501
	04/18/2022	\$341.77	889,199	05/16/2022	\$361.29	890,912
	06/20/2022	\$375.02	892,596	07/18/2022	\$339.86	894,325

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Claimant Name	Date	Amount	Check #	Date	Amount	Check #	
	09/19/2022	\$339.86	897,492		05/15/2023	\$69.42	910,136
	09/18/2023	\$493.80	916,127		10/16/2023	\$270.09	917,621
AT&T MOBILITY II LLC							
	05/17/2021	\$437.29	870,321		06/21/2021	\$122.96	872,121
	07/19/2021	\$122.96	873,927		08/16/2021	\$122.97	875,611
	09/20/2021	\$122.96	877,338		03/14/2022	\$139.00	887,516
	04/18/2022	\$140.56	889,215		05/16/2022	\$148.58	890,928
	06/20/2022	\$154.23	892,611		07/18/2022	\$139.78	894,343
	09/19/2022	\$139.78	897,508		05/15/2023	\$28.55	910,148
	09/18/2023	\$203.08	916,139		10/16/2023	\$111.08	917,634
CAREPOINT HEALTH PHYSICAN CHMG							
	05/17/2021	\$37.13	869,812		05/17/2021	\$13.47	869,812
	06/21/2021	\$10.44	871,573		07/19/2021	\$10.44	873,431
	07/19/2021	\$7.58	873,431		08/16/2021	\$10.44	875,121
	09/20/2021	\$10.44	876,839		09/20/2021	\$7.58	876,839
	03/14/2022	\$11.80	887,044		04/18/2022	\$11.94	888,698
	05/16/2022	\$12.62	890,469		05/16/2022	\$5.39	890,469
	06/20/2022	\$13.10	892,122		06/20/2022	\$5.59	892,122
	07/18/2022	\$11.87	893,885		07/18/2022	\$5.07	893,885
	09/19/2022	\$11.87	897,024		09/19/2022	\$5.07	897,024
	09/18/2023	\$7.58	915,719		09/18/2023	\$17.75	915,719
	10/16/2023	\$9.71	917,238				
QUANTUM3 GROUP LLC							
	05/17/2021	\$156.67	870,235		06/21/2021	\$44.05	872,022
	07/19/2021	\$44.05	873,830		08/16/2021	\$44.06	875,516
	09/20/2021	\$44.05	877,239		03/14/2022	\$49.80	887,405
	04/18/2022	\$50.36	889,084		05/16/2022	\$53.23	890,810
	06/20/2022	\$55.26	892,475		07/18/2022	\$50.08	894,214
	09/19/2022	\$50.08	897,371		05/15/2023	\$10.23	8,003,479
	09/18/2023	\$72.76	8,003,703		10/16/2023	\$39.80	8,003,772
REDI DIAGNOSTICS CORP							
	05/17/2021	\$759.99	870,067		06/21/2021	\$213.70	871,842
	07/19/2021	\$213.71	873,670		08/16/2021	\$213.71	875,357
	09/20/2021	\$213.70	877,072		03/14/2022	\$241.58	887,250
	04/18/2022	\$244.28	888,915		05/16/2022	\$258.24	890,657
	06/20/2022	\$268.05	892,323		07/18/2022	\$242.92	894,072
	09/19/2022	\$242.92	897,218		05/15/2023	\$49.62	909,859
REDI DIAGNOSTICS CORP.							
	09/18/2023	\$352.95	916,686		10/16/2023	\$193.05	918,143
SANTANDER CONSUMER USA							
	05/17/2021	\$20.00	870,949		10/18/2021	\$737.83	879,736
	11/17/2021	\$745.73	881,433		12/13/2021	\$745.73	883,069
	01/10/2022	\$745.71	884,717				
SYNCHRONY BANK							
	05/17/2021	\$156.35	869,850		06/21/2021	\$43.97	871,610
	07/19/2021	\$43.97	873,467		08/16/2021	\$43.96	875,151
	09/20/2021	\$43.96	876,871		03/14/2022	\$49.70	887,070
	04/18/2022	\$50.26	888,725		05/16/2022	\$53.13	890,490
	06/20/2022	\$55.15	892,147		07/18/2022	\$49.98	893,908
	09/19/2022	\$49.98	897,046		05/15/2023	\$10.21	909,749
	09/18/2023	\$72.61	915,738		10/16/2023	\$39.72	917,254
WILMINGTON SAVINGS FUND SOCIETY							
	05/17/2021	\$5,909.44	871,401		10/17/2022	\$839.55	900,166
	11/14/2022	\$822.15	901,740		12/12/2022	\$822.15	903,258
	01/09/2023	\$822.15	904,752		02/13/2023	\$608.58	906,344
	03/13/2023	\$610.47	907,915		04/17/2023	\$609.52	909,577
	05/15/2023	\$438.03	911,063		07/17/2023	\$79.74	914,100
	09/18/2023	\$120.26	917,101				

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CLAIMS AND DISTRIBUTIONS

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
TTE	TRUSTEE COMPENSATION	ADMIN			2,310.03	TBD
ATTY	ATTORNEY (S) FEES	ADMIN	5,750.00	100.00%	5,750.00	0.00
COURT	CLERK OF COURT	ADMIN	0.00	100.00%	0.00	0.00
0001	AFFIRM, INC.	UNSECURED	0.00	100.00%	0.00	0.00
0002	BAYVIEW FINANCIAL LOAN	UNSECURED	0.00	100.00%	0.00	0.00
0003	CAPITAL ONE	UNSECURED	0.00	100.00%	0.00	0.00
0004	CITIFINANCIAL	UNSECURED	0.00	100.00%	0.00	0.00
0005	COMENITYBANK/NEW YORK	UNSECURED	0.00	100.00%	0.00	0.00
0006	CREDIT ACCEPTANCE	VEHICLE SECURE	0.00	100.00%	0.00	0.00
0007	CREDIT ONE BANK	UNSECURED	0.00	100.00%	0.00	0.00
0008	DEPT OF EDU/NELNET	UNSECURED	0.00	100.00%	0.00	0.00
0009	WILMINGTON SAVINGS FUND SOCIETY	MORTGAGE ARRI	5,909.44	100.00%	5,909.44	0.00
0010	GENESIS BANKCARD SERVICES	UNSECURED	0.00	100.00%	0.00	0.00
0011	HIGHER EDUCATION STUDENT ASSISTAN	UNSECURED	0.00	100.00%	0.00	0.00
0013	REDI DIAGNOSTICS CORP.	UNSECURED	4,851.00	100.00%	3,708.42	1,142.58
0015	SANTANDER CONSUMER USA	VEHICLE SECURE	20.00	100.00%	20.00	0.00
0017	SYNCHRONY BANK	UNSECURED	998.00	100.00%	762.95	235.05
0018	TLF REO LLC	SECURED	0.00	100.00%	0.00	0.00
0022	AFFIRM, INC.	UNSECURED	0.00	100.00%	0.00	0.00
0023	AMERICREDIT FINANCIAL SERVICES, INC	UNSECURED	6,786.83	100.00%	5,188.30	1,598.53
0024	AT&T MOBILITY II LLC	UNSECURED	2,791.20	100.00%	2,133.78	657.42
0025	QUANTUM3 GROUP LLC	UNSECURED	1,000.00	100.00%	764.48	235.52
0026	CAREPOINT HEALTH PHYSICAN CHMG	UNSECURED	237.00	100.00%	179.55	57.45
0027	CAREPOINT HEALTH PHYSICAN CHMG	UNSECURED	86.00	100.00%	57.33	28.67
0028	HIGHER EDUCATION STUDENT ASSISTAN	UNSECURED	0.00	100.00%	0.00	0.00
0029	HIGHER EDUCATION STUDENT ASSISTAN	UNSECURED	0.00	100.00%	0.00	0.00
0030	HIGHER EDUCATION STUDENT ASSISTAN	UNSECURED	0.00	100.00%	0.00	0.00
0031	HIGHER EDUCATION STUDENT ASSISTAN	UNSECURED	0.00	100.00%	0.00	0.00
0032	NELNET	UNSECURED	0.00	100.00%	0.00	0.00
0033	NELNET	UNSECURED	0.00	100.00%	0.00	0.00
0034	NELNET	UNSECURED	0.00	100.00%	0.00	0.00
0035	SALUTE CARDS	UNSECURED	0.00	100.00%	0.00	0.00
0036	SYNCB/DUMP	UNSECURED	0.00	100.00%	0.00	0.00
0037	SANTANDER CONSUMER USA	UNSECURED	2,975.00	100.00%	2,975.00	0.00
0038	WILMINGTON SAVINGS FUND SOCIETY	(NEW) MTG Agree	5,772.60	100.00%	5,772.60	0.00
0039	UNITED STATES TREASURY/IRS	PRIORITY	8,820.35	100.00%	0.00	8,820.35
0040	UNITED STATES TREASURY/IRS	UNSECURED	8,789.18	100.00%	0.00	8,789.18

Total Paid: \$35,531.88

See Summary

SUMMARY

Summary of all receipts and disbursements from the date the case was filed , to and including: January 12, 2024.

Receipts: \$36,798.18 - Paid to Claims: \$27,471.85 - Admin Costs Paid: \$8,060.03 = Funds on Hand: \$1,980.30

**NOTE: THIS REPORT IS NOT TO BE USED AS A PAYOFF FIGURE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.